

HELIA CRUZ YBARRA
URB SABANERA
182 CAMINO DEL MONTE
CIDRA PR 00739-9475

If you have questions on your statement,
call 24 Hour Assistance:
(800) MERRILL
(800) 637-7465
Access Code: 6982 [Redacted]

Investment Advice and Guidance:
Call Your Financial Advisor

Your Financial Advisor:
JAVIER ESTREMEIRA
#15 SECOND STREET SUITE 210
GUAYNABO PR 00968
javier.estremera@ml.com
1-800-523-0663

Up-to-date account information can be viewed
at www.mymerrill.com where your statements
are archived for three or more years.

Questions about MyMerrill? Click the "help" tab
at the top of the screen once you log in.

Includes cash/margin debit balances and short market values. See Your Balance Sheet and account statements for more details.
The amount shown for Assets Not Held/Valued by ML PFS is for informational purposes only; may vary from values (if any) provided by the issuer or others, and may change. These investments are generally
liquid, not listed on any securities exchange or NASDAQ market, and investors may not be able to sell them or realize amounts shown upon a sale or liquidation. Except for individual retirement accounts, ML PFS
does not hold or act as custodian of and has no responsibility to supervise, monitor or value these investments and the investments are not registered in the name of ML PFS or its members. ML PFS
makes no representation as to the accuracy of the values provided, and the investments are not covered by SIPC.
Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated (ML PFS) and other subsidiaries of Bank
of America Corporation. ML PFS is a registered broker-dealer, Member Securities Investor Protection Corporation (SIPC) and a wholly owned subsidiary of Bank of America
Corporation. Investment products: **Are Not FDIC Insured Are Not Bank Guaranteed May Lose Value**

Primary Account 6982

[Redacted]

YOUR MERRILL LYNCH REPORT

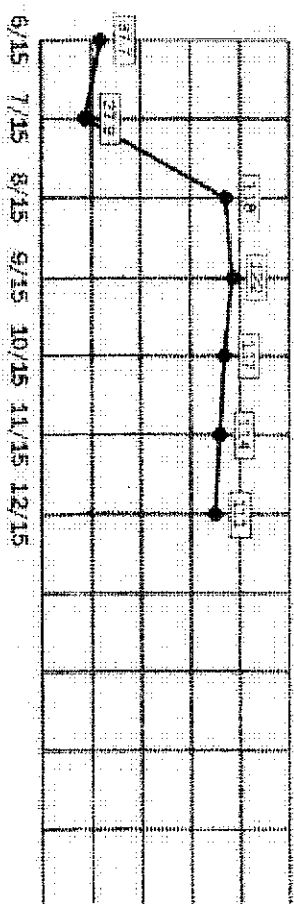
December 01, 2015 - December 31, 2015

SUMMARY

Total Value *	December 31	November 30	Month Change
	\$110,906.09	\$113,570.99	(\$2,664.90) ▼
Your assets	\$24,410.19	\$24,484.34	(\$74.15) ▼
Your liabilities *			
Assets Not Held/Valued By ML PFS *	\$85,495.90	\$89,086.65	(\$3,590.75) ▼
Your Net Cash Flow (Inflows/Outflows)	(\$445.79)	(\$902.18)	
Securities You Transferred In/Out			
Subtotal Net Contributions	(\$446.79)	(\$902.18)	
Your Dividends/Interest Income	\$446.79	\$452.17	
Your Market Gains/Losses	(\$2,664.90)	(\$3,097.74)	
Subtotal Investment Earnings	(\$2,218.11)	(\$2,645.57)	

Total Value includes Assets Not Held/Valued By ML PFS

Total Value (Net Portfolio Value plus Assets Not Held/Valued By ML PFS, if any) in thousands: 2015-2015



2015

Merrill Lynch
Bank of America Corporation

YOUR ACCOUNTS

Primary Account: [Redacted] 6982

[Redacted]

24-Hour Assistance: (800) MERRILL
[Redacted] Access Code: [Redacted] 6982

December 01, 2015 December 31, 2015

INVESTMENTS & CASH MANAGEMENT

[Redacted] 2365

[Redacted]

[Redacted] 6982

CMA

Account No.	Account Type/Managing Firm	December 31	November 30	Page
[Redacted] 2365	[Redacted]	110,906.09	113,570.99	6

RETIREMENT

Looking for ways to make your money last longer in retirement? Talk with your financial advisor today.

CREDIT & LENDING

Consider an Equity Access home equity line of credit to pursue your goals in the new year. Ask your financial advisor.

ESTATE PLANNING SERVICES

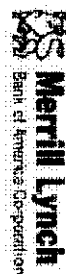
If you haven't reviewed your estate plan recently, now is the time. Call your financial advisor today.

SOLUTIONS FOR BUSINESS

Consider a Loan Management Account for your small business cash needs. Talk to your financial advisor.

All brokerage accounts are held at Merrill Lynch, Pierce, Fenner & Smith Incorporated, Member SIPC. Bank deposits are held at Merrill Lynch affiliated banks or other depository institutions and are covered by FDIC insurance up to applicable limits. They are not protected by SIPC, see the section titled "Protection for Your Account" on the bottom of last page of your statement for more information.

These summary reports are provided for informational purposes only and contain information from accounts linked for delivery in a single package. The underlying accounts may have different owners and use of "you" or "your" in these reports refer to all owners. The enclosed separate account statements are the official record for each account.



YOUR BALANCE SHEET (for your ML accounts)

December 01, 2015 December 31, 2015

Primary Account: 6982
[Redacted]

ASSETS

	December 31	November 30
Cash/Money Accounts	-	-
Fixed Income	-	-
Equities	-	-
Mutual Funds	24,410.19	24,484.34
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	24,410.19	24,484.34
TOTAL ASSETS	\$24,410.19	\$24,484.34

INVESTMENT LIABILITIES

Margin Loan/Debit Balance
Short Market Value

Subtotal	-	-
NET PORTFOLIO VALUE	\$24,410.19	\$24,484.34
Assets Not Held/Valued By MLPT&S (1)	\$86,486.80	\$89,086.85
TOTAL VALUE	\$110,896.99	\$113,570.99

OTHER LIABILITIES (not included in Net Portfolio Value)

Loan Management Account (2)	-	-
Mortgages	-	-
Home Equity Loans	-	-
Business Loans	-	-
Subtotal	-	-
TOTAL LIABILITIES	-	-

CASH FLOW

	This Report	Year to Date
Opening Cash/Money Accounts	-	-
CREDITS	-	-
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	234.40	718.56
Subtotal	234.40	718.56
DEBITS	-	-
Electronic Transfers	(554.02)	(3,877.61)
Margin Interest Charged	-	-
Other Debits	(127.17)	(244.02)
Visa Purchases	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	-	-
Subtotal	(681.19)	(4,121.63)
Net Cash Flow	(\$446.79)	(\$3,403.07)
Dividends/Interest Income	446.79	3,403.07
Security Purchases/Debits	-	-
Security Sales/Credits	-	-
Closing Cash/Money Accounts	-	-
Securities You Transferred In/Out	-	38,721.85

(1) The amount shown for Assets Not Held/Valued by MLPT&S is for informational purposes only, may vary from values (if any) provided by the issuer or others, and may change. These investments are generally illiquid, not listed on any securities exchange or NASDAQ market, and investors may not be able to sell them or realize amounts shown upon a sale or liquidation. Except for individual retirement accounts, MLPT&S does not hold or act as custodian of and has no responsibility to safeguard, monitor or value these investments and the investments are not registered in the name of nor held by MLPT&S or its nominees. MLPT&S makes no representation as to the accuracy of the values provided, and the investments are not covered by SIPC.

(2) Secured by assets in a Merrill Lynch account.

YOUR PORTFOLIO REVIEW

Primary Account: 16982

[Redacted]

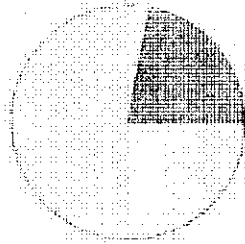
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24-Hour Assistance: (800) MERRILL
Access Code: 16982

December 01, 2015 December 31, 2015

ASSET ALLOCATION*

* Estimated Accrued Interest not included, may not reflect all holdings, does not include asset categories less than 1%, includes the categorical values for the underlying portfolio of individual mutual funds, closed end funds, and UITS.



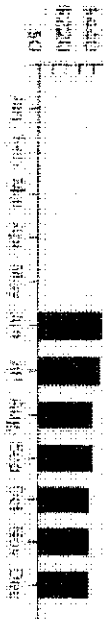
Category	Current Value	Allocation
Other	86,495.90	77.99%
Fixed Income	24,410.19	22.01%
TOTAL	\$110,906.09	100%

TOP FIVE PORTFOLIO HOLDINGS

Based on Estimated Market Value

	Current Value	% of Portfolio
PUERTO RICO INVS I F FD	15,009.84	61.49%
PUERTO RICO FMD INC FD	9,400.36	38.51%

CURRENT INCOME



This Report Year To Date

Category	This Report	Year To Date
Tax-Exempt Interest	4,332.34	6,011.74
Taxable Interest	1,445.19	3,008.74
Tax-Exempt Dividends	1,445.19	3,008.74
Taxable Dividends	1,445.19	3,008.74
Total	\$4,667.91	\$15,037.96

Your Estimated Annual Income

FINANCIAL MARKET INDICATORS

	This Report	Last Report	Previous Year End
S&P 500	2043.94	2084.32	2058.90
Three-Month Treasury Bills	1.0%	%	.04%
Long-Term Treasury Bonds	3.02%	3.00%	2.75%
One-Month LIBOR	.42%	.22%	.17%
NASDAQ	5007.41	5108.67	4736.06

December 01, 2015 December 31, 2015

INCOME SUMMARY

GAIN/(LOSS) SUMMARY

(93,592.82)
(593,592.82)

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Online at: www.jmerrill.com

Account Number: **[Redacted]** 6982

[Redacted]

HELVIA CRUZ YBARRA
URB SABANERA
182 CAMINO DEL MONTE
CIDRA PR 00739-9475

[Redacted]

2365

24-Hour Assistance: (800) MERRILL

Access Code: **[Redacted]** 6982

[Redacted]

Total Value:

\$110,906.09

Your Financial Advisor:

JAVIER ESTREMERERA
#15 SECOND STREET, SUITE 210
GUAYNABO PR 00963
javier.estremerera@ml.com
1-800-523-0663



This Statement

Year to Date

Operating Value (\$10,000)	\$110,906.09
Total Credits	681.19
Total Debits	(681.19)
Securities You Transferred In/Out	
Market Gains/Losses	(2,664.90)
Cash (Net Value) (\$12.33)	\$110,906.09

ASSETS

	December 31	November 30
Cash/Money Accounts		
Fixed Income		
Equities	24,410.19	24,484.34
Mutual Funds		
Options		
Other		
Subtotal (Long Portfolio)	24,410.19	24,484.34
TOTAL ASSETS	\$24,410.19	\$24,484.34

LIABILITIES

Debit Balance		
Short Market Value		
TOTAL LIABILITIES		
NET PORTFOLIO VALUE	\$24,410.19	\$24,484.34
Assets Not Held/Valued By ML PF&S (2)	\$86,496.90	\$89,086.65
TOTAL VALUE	\$110,906.09	\$113,570.99

(2) Please see Assets Not Held/Valued By ML PF&S section for an important disclosure.

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12365
[Redacted]

Account Number: 6982

[Redacted]

24-Hour Assistance: (800) MERRILL
Access Code: 6982
[Redacted]

December 01, 2015 - December 31, 2015

CASH FLOW

This Statement

Year to Date

Operating Cash/Money Accounts

CREDITS

Funds Received	-	-
Electronic Transfers	-	-
Other Credits	234.40	718.56
Subtotal	234.40	718.56

DEBITS

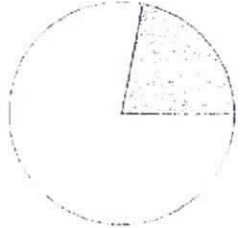
Electronic Transfers	(554.02)	(3,877.61)
Margin Interest Charged	-	-
Other Debits	(127.17)	(244.02)
Visa Purchases	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	-	-
Subtotal	(681.19)	(4,121.63)
Net Cash Flow	(\$446.79)	(\$3,403.07)

OTHER TRANSACTIONS

Dividends/Interest Income	446.79	3,403.07
Security Purchases/Debits	-	-
Security Sales/Credits	-	-
Closing Cash/Money Accounts	-	-
Securities You Transferred In/Out	-	38,721.85

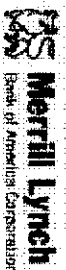
ASSET ALLOCATION*

* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%; includes the categorical values for the underlying portfolio of individual mutual funds, closed end funds, and UITs.



DOCUMENT PREFERENCES THIS PERIOD

	Mail	Online Delivery
Statements	X	
Performance Reports	X	
Trade Confirms	X	
Shareholders Communication	X	
Prospectus	X	
Service Notices	X	
Tax Statements	X	



2365 [Redacted]

Account Number: 6982

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ACCOUNT INVESTMENT OBJECTIVE

[Redacted]

December 01, 2015 - December 31, 2015

TOTAL RETURN: Objective is to strike a balance between current income and growth. Despite the relatively balanced nature of the portfolio, the investor should be willing to assume the risk of price volatility and principal loss.

If you have changes to your investment objective, please contact your Financial Advisor(s).

YOUR CMA BANK DEPOSIT INTEREST SUMMARY

Money Account Description	Opening Balance	Average Deposit Balance	Current Yield%	Interest on Deposits	Closing Balance
Bank of America, N.A.	0	51	.00	0.00	0
TOTAL M.L. Bank Deposit Program	0			0.00	0

YOUR CMA ASSETS

MUTUAL FUNDS/CLOSED END FUNDS/UIT Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Claim Investment	Cumulative Investment Return (\$)	Estimated Annual Income	Current Yield%
PUERTO RICO INVEST FFD	6.545	58,002.26	2,1600	15,009.94	(43,992.42)	59,002	(43,992)		
SYMBOL: N/A Initial Purchase: 07/27/11 Fixed Income 100%									
PUERTO RICO FIXED INC FFD	6.483	59,000.55	1,4500	9,400.35	(49,600.20)	59,000	(49,600)		
SYMBOL: N/A Initial Purchase: 07/27/11 Fixed Income 100%									
Subtotal (Fixed Income)				24,410.19	(93,592.62)		(93,592)		
TOTAL		118,002.81		24,410.19	(93,592.62)				
LONG PORTFOLIO			Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Accrued Interest	Estimated Annual Income		Current Yield%
TOTAL			118,002.81	24,410.19	(93,592.62)				

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[Redacted]

Account Number: 6982

[Redacted]

24-Hour Assistance: (800) MERRILL
[Redacted] Access Code: 6982

YOUR CMA ASSETS

December 01, 2015 - December 31, 2015

Total Client Investment: Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.

Cumulative Investment Return: Estimated Market Value minus Total Client Investment.

Cumulative Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held, including shares acquired through reinvestment of dividends and distributions, which may be greater or less than the actual income distributed.

Unrealized Gain or (Loss): Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.

Initial Purchase: Date of your initial investment in this fund.

Market Timing: Merrill Lynch's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

Sales Charge Discounts or Waivers: Many funds offer various sales charge discounts or waivers depending on the terms of the prospectus and/or statement of additional information. You should consult a fund's prospectus and/or statement of additional information to determine whether you may qualify for a discount or waiver. Notify your Financial Advisor, Financial Solutions Advisor or Investment Center representative if you believe you qualify for any of these or any other discounts or waivers. Please contact your Financial Advisor, Financial Solutions Advisor or Investment Center representative for further information on available sales charge discounts and waivers.



2365

[Redacted]

Account Number: 6982

[Redacted]

ASSETS NOT HELD/VALUED BY MLP&S

December 01, 2015 - December 31, 2015

The amount shown for Assets Not Held/Valued by MLP&S is for informational purposes only, may vary from values (if any) provided by the issuer or others, and may change. These investments are generally illiquid, not listed on any securities exchange or NASDAQ market, and investors may not be able to sell them or realize amounts shown upon a sale or liquidation. Except for individual retirement accounts, MLP&S does not hold or act as custodian of and has no responsibility to safeguard, monitor or value these investments and the investments are not registered in the name of nor held by MLP&S or its nominees. MLP&S makes no representation as to the accuracy of the value(s) provided, and the investments are not covered by SIPC.

YOUR INSURANCE CONTRACTS

Life Insurance / Annuities	Contract Value	Estimated Annual Payments
AXA ACCUMULATOR PLUS 07		
POLICY NUMBER 1410 [Redacted]	\$8,495	
CONTRACT VALUE AS OF 12/30/15		
TOTAL	\$8,495	

This Insurance Contracts Summary is provided to you as a courtesy and is reported to you based upon information supplied by the issuing insurance company. The official accounting of your life insurance or annuity contract values will be provided by the issuing insurance company in a separate statement. If the life insurance or annuity product is variable, the investments underlying the contract values are held in the insurance company's separate account, which is registered with the SEC under the Investment Company Act of 1940. If the insurance product is fixed or you have elected a fixed interest subaccount, these guarantees are provided by the issuing insurance company and are backed by its claims-paying ability. Insurance products and any underlying variable product investment option(s) are not held in your Merrill Lynch CMA Account and are not covered by SIPC protection. Any questions concerning your contract should be directed to the issuing insurance company. Insurance and annuity contract guarantees and benefits are not backed by Merrill Lynch or any of its affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Insurance and Annuity Products: - ARE NOT FDIC INSURED - ARE NOT BANK GUARANTEED - MAY LOSE VALUE - ARE NOT A BANK DEPOSIT - ARE NOT A CONDITION TO ANY BANKING SERVICE OR ACTIVITY - ARE NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.

TOTAL ASSETS NOT HELD/VALUED BY MLP&S

\$8,495.90

The amount shown for Assets Not Held/Valued by MLP&S is for informational purposes only, may vary from values (if any) provided by the issuer or others, and may change. These investments are generally illiquid, not listed on any securities exchange or NASDAQ market, and investors may not be able to sell them or realize amounts shown upon a sale or liquidation. Except for individual retirement accounts, MLP&S does not hold or act as custodian of and has no responsibility to safeguard, monitor or value these investments and the investments are not registered in the name of nor held by MLP&S or its nominees. MLP&S makes no representation as to the accuracy of the value(s) provided, and the investments are not covered by SIPC.

2365

[Redacted]

Account Number: [Redacted] 6982

[Redacted]

24-Hour Assistance: (800) MERRILL

Access Code: 47-577-16982

YOUR CMA TRANSACTIONS

December 01, 2015 - December 31, 2015

DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Transaction Type	Quantity	Description	Income	Year To Date
12/10	Subtotal (Taxable Interest)				.01
	Nonrpt Fgn Div		PUERTO RICO INVS T F FD HOLDING 8949.0000 PAY DATE 12/10/2015	217.16	
12/10	Nonrpt Fgn Div		PUERTO RICO FIXD INC FD HOLDING 8483.0000 PAY DATE 12/10/2015	215.18	
12/10	Subtotal (Tax-Exempt Dividends)				
	* Rpt Fgn Div		PUERTO RICO FIXD INC FD HOLDING 6483.0000 PAY DATE 12/10/2015	432.34 14.45	3,006.74
	Subtotal (Taxable Dividends)			14.45	394.32
	NET TOTAL			446.79	3,403.07

CASH/OTHER TRANSACTIONS

Date	Transaction Type	Quantity	Description	Debit	Credit
12/16	Funds Transfer		BANCO POPULAR DE PUERTO	319.62	
12/16	Funds Transfer		BANCO POPULAR DE PUERTO	234.40	
12/10	Subtotal (Electronic Transfers)			554.02	
	Fgn Div Tax		PUERTO RICO FIXD INC FD NON-RECLAIMABLE TAX PAY DATE 12/10/2015	2.17	
12/11	Annual Charge		CMA INITIAL ANNUAL FEE	125.00	
12/15	Journal Entry		TR FROM SPR16983	127.17	234.40
	Subtotal (Other Debits/Credits)				234.40
	NET TOTAL			446.79	

12365

[Redacted]

Account Number: 6982

[Redacted]

YOUR CMA MONEY ACCOUNT TRANSACTIONS

December 01, 2015 - December 31, 2015



Date	Description	Withdrawals	Deposits	Date	Description	Withdrawals	Deposits
12/11	ML BANK DEPOSIT PROGRAM		444.00	12/16	ML BANK DEPOSIT PROGRAM	319.00	
12/14	ML BANK DEPOSIT PROGRAM	125.00					
NET TOTAL							.00

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Customer Service

Please promptly report any inaccuracy, discrepancy, and/or concern by calling Wealth Management Client Support at (800-MERRILL) within ten (10) business days after delivery of or communication of the account statement. You should re-confirm any oral communications in writing to protect your rights.

About Us

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We are associated with a NYSE Designated Market Maker (DMM) that may make a market in the securities held in your account. At any time, the DMM may have a "long" or "short" inventory position in such securities and may be on the opposite side of transactions in the securities executed on the floor of the NYSE. We also act as a market maker, dealer, block positioner or arbitrageur in certain securities. These activities may put us or one of our affiliates on the opposite side of transactions we execute for you and potentially result in trading profits for us or our affiliates.

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Merrill Edge is the marketing name for two businesses: Merrill Edge Advisory Center, which offers team-based advice and guidance brokerage services, and a self-directed online investing platform. Both are made available through MLPF&S.

Bank of America Merrill Lynch is the marketing name for the global banking and global markets businesses of BAC. Lending, derivatives, and other commercial banking activities are performed globally by banking affiliates of BAC, including Bank of America, N.A., member Federal Deposit Insurance Corporation (FDIC). Securities, strategic advisory, and other investment banking activities are performed globally

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Additional Information

We will route your equity and option orders to market centers consistent with our duty of best execution. Except for certain custodial accounts, we hold bonds and preferred stocks in bulk segregation. If there is a partial call for those securities, securities will be randomly selected from those held in bulk. The probability of your holdings being selected is proportional to the total number of customer holdings of that particular security that we hold.

This statement serves as a confirmation of certain transactions during the period permitted to be reported periodically. Additional information is available upon written request.

In accordance with applicable law, rules and regulations, your free credit balance is not segregated and we can use these funds in our business. Your free credit balance is the amount of funds payable upon your demand. You have the right to receive, in the normal course of business, any free credit balance and any fully paid securities to which you are entitled, subject to any obligations you owe in any of your accounts.

For clients enrolled in a sweep program, the balance in any bank deposit account or shares of any money market mutual fund in which you have a beneficial interest can be withdrawn or liquidated on your order and the proceeds returned to your securities account or reinvested in you.

You will have the right to vote full shares and we may solicit voting instructions concerning these full shares in your account. Voting shares in your account will be governed by the then current rules and policies of FINRA and the Securities Exchange Commission or other applicable exchange or regulatory bodies. All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearinghouse, if any, where the transactions are executed, and if not executed on any exchange, FINRA. You may obtain an investor brochure that includes information describing the FINRA Regulation Public Disclosure Program ("Program") to obtain a brochure or more information about the Program or your broker

contact the FINRA Regulation Public Disclosure Program Hotline at (800)269-9999 or access the FINRA website at www.finra.org.

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Options Customers

For all customers, including those who own options, please promptly advise us of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your information. You may request a summary of this information.

Margin Customers

If this statement is for a margin account, it is a combined statement of your margin account and special memorandum account maintained for you pursuant to applicable regulations. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. You should retain this statement for use with your next statement to calculate interest charges. If any, for the period covered by this statement. The interest charge period will parallel the statement period, except that interest due for the final day of the statement period will be carried over and appear on your next statement.

Coverage for your Account

The Securities Investor Protection Corporation (SIPC) and our excess-SIPC insurance policy do not cover commodities futures contracts, fixed annuity contracts, hedge funds, private equity funds, commodity pools and other investment contracts (such as limited partnerships) that are not registered with the US Securities Exchange Commission. Precious metals, other assets that are not securities, as defined by SIPC, and assets that are not held at MLPF&S, such as cash on deposit at Bank of America, N.A. or Bank of America California, N.A. (Merrill Lynch affiliated banks) or other depository institutions. Those bank deposits are protected by the FDIC up to applicable limits. MLPF&S is not a bank. Unless otherwise disclosed, INVESTMENTS THROUGH MLPF&S ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE. To obtain information about SIPC, including the SIPC Brochure, contact SIPC at <http://www.sipc.org> or (202)371-8300.

Fixed Income Securities

Values on your statement generally are based on estimates obtained from various sources. These values assume standard market conditions, are not firm bids or offers and may vary from prices achieved in actual transactions, especially for thinly traded securities. These values are generally for transactions of \$1 million or more, which often reflect more favorable pricing than transactions in smaller amounts. You may pay more than these values if you purchase smaller amounts of securities, or receive less if you sell smaller amounts of securities.

Prices and Valuations

While we believe our pricing information to be reliable, we cannot guarantee its accuracy. Pricing information provided for certain thinly traded securities may be stale.

Investments such as direct participation program securities (e.g., partnerships, limited liability companies, and real estate trusts which are not listed on any exchange), and alternative investments (e.g., commodity pools, private equity funds, private debt funds, and hedge funds) are generally illiquid investments. No formal trading market exists for these securities and their current values will likely be different from the purchase price. Unless otherwise indicated, and except for certain alternative investment funds sponsored by affiliates of MLP&S, the value shown on this statement for an investment in these securities has been provided by the management, administrator or sponsor of each program or a third-party vendor. In each case without independent verification by MLP&S, this value represents their estimate of the value of the investor's interest in the net assets of the program, as of a date no more than 18 months from the date of this statement. Therefore, the values shown may not reflect actual market value or be realized upon a sale. If an estimated value is not provided, accurate valuation information is not available.

Cost Data/Realized Capital Gains & Losses

Cost Data and Realized Capital Gains/Losses are provided in this statement for informational purposes only. Please review for accuracy. Merrill Lynch is not responsible for omitted or restated data. Please consult your tax advisor to determine the tax consequences of your securities transactions. Your statement is not an official accounting of gains/losses. Please refer to your records, trade confirmations, and your Consolidated Tax Reporting Statement (Form 1099).

Insurance Policies and Annuity Contracts

Information is based on data from the issuing insurer. We are not responsible for the calculation of policy/contract values. Insurance policies and annuity contracts are generally not held in your MLP&S account. If we, as custodian or trustee, hold an annuity contract that is a security, SIPC and excess-SIPC coverage apply.

Estimated Annual Income and Current Yield

Estimated Annual Income and Current Yield for certain types of securities could include a return of principal or capital gains in which case the Estimated Annual Income and Current Yield would be overstated. Estimated Annual Income and Current Yield are estimates and the actual income and yield might be lower or higher than the estimated amounts. Current Yield is based upon Estimated Annual Income and the current price of the security and will fluctuate.

Market-Linked Investments (MLI)

MLIs are debt securities or Certificates of Deposit linked to an underlying reference asset. They are reflected on your statement by their underlying reference asset - equities (e.g., stocks, ETFs, equity indices), alternative investments (e.g., commodities, currencies), or fixed income (e.g., interest rates). This classification method illustrates your asset allocation.

Symbols and Abbreviations

	Interest reported to the IRS
■	Gross Proceeds reported to the IRS
*	Dividends reported to the IRS
.	Transactions reported to the IRS
OCC	Options Clearing Corporation
#	Transaction you requested same day payment. Prior day's dividend retained to offset cost of advancing payment on your behalf.
N/A	Price, value and/or cost data not available
N/C	Not-Calculated
N/N	Non-negotiable securities
N/O	Securities registered in your name
N/O CUST	Non-negotiable securities registered in the name of the custodian
↑	Indicates that BofA Merrill Lynch Research has upgraded (↑) or downgraded (↓) its fundamental equity opinion on a security.
↑ ↓	

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